

**Table II.A.2.c(2004) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and State: United States, 2004**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24.1%	41.8%	32.0%	17.1%	7.3%	5.5%	36.6%	7.1%
New England:								
Connecticut	30.3%	44.3%	40.6%	13.6%*	35.4%	4.9%*	40.9%	10.7%*
Maine	21.4%	37.3%	32.1%*	6.9%*	2.9%*	.	33.2%	1.2%*
Massachusetts	26.8%	44.7%	35.5%*	11.8%*	1.9%*	7.7%*	37.3%	8.2%*
New Hampshire	21.3%	36.9%	23.3%	16.5%*	.	5.7%*	30.9%	4.6%*
Rhode Island	32.0%	45.2%	31.6%	31.4%*	12.7%*	3.0%*	42.4%	7.2%*
Vermont	21.2%	31.5%	42.1%	6.6%*	0.7%*	1.6%*	30.9%	2.4%*
Middle Atlantic:								
New Jersey	35.9%	52.8%	37.1%	31.9%	19.3%*	6.6%*	47.4%	11.1%*
New York	32.5%	48.3%	39.3%	26.1%*	7.9%*	3.7%*	43.8%	7.9%
Pennsylvania	27.8%	46.9%	36.3%	18.9%	8.6%*	3.5%*	40.8%	7.8%
East North Central:								
Illinois	28.1%	47.8%	53.4%	12.0%	6.9%*	2.3%*	44.4%	4.9%*
Indiana	22.9%	39.6%	35.3%	19.9%*	6.6%*	11.2%*	36.5%	10.4%
Michigan	31.1%	48.8%	30.0%	42.4%	14.9%*	8.0%*	42.9%	13.9%
Ohio	21.4%	46.5%	17.4%	18.9%*	4.7%*	2.4%*	37.0%	3.1%*
Wisconsin	24.8%	43.0%	31.9%	13.2%*	11.2%*	5.3%*	36.2%	7.3%*
West North Central:								
Iowa	22.3%	51.4%	26.9%*	9.2%*	5.3%*	0.1%*	38.9%	2.5%*
Kansas	27.2%	43.5%	36.9%	15.0%*	19.7%*	3.3%*	37.8%	10.3%
Minnesota	24.7%	41.3%	26.9%*	10.6%*	2.4%*	10.9%*	35.6%	7.0%*
Missouri	21.5%	38.7%	32.5%	15.6%	1.2%*	3.1%*	34.3%	3.7%*
Nebraska	23.5%	38.6%	24.4%*	9.0%*	8.2%*	13.2%*	31.2%	11.6%*
North Dakota	30.2%	46.1%	37.1%	9.0%*	12.1%*	17.5%*	41.8%	13.8%
South Dakota	22.1%	50.7%	12.9%*	15.9%*	2.0%*	0.1%*	36.0%	0.8%*
South Atlantic:								
Delaware	26.1%	55.0%	32.8%	11.5%*	4.6%*	1.1%*	45.3%	2.9%*
District of Columbia	23.1%	29.4%	25.1%*	39.3%	5.7%*	11.4%*	29.8%	14.7%
Florida	19.4%	31.1%	33.0%	6.2%*	5.7%*	7.9%*	29.4%	7.0%*
Georgia	21.7%	44.8%	27.3%*	18.5%*	14.3%*	2.5%*	38.4%	5.6%*
Maryland	29.9%	56.8%	28.4%*	23.3%*	7.8%*	3.4%*	46.8%	5.5%*
North Carolina	19.9%	36.4%	17.5%*	19.4%*	.	5.8%*	29.3%	7.1%*
South Carolina	12.2%	20.8%*	20.7%*	10.9%*	4.0%*	3.1%*	19.6%	4.2%*
Virginia	21.9%	40.9%	31.4%	16.3%*	2.1%*	4.5%*	37.2%	4.0%*
West Virginia	20.5%	33.2%	43.8%	18.3%	4.2%*	8.1%*	33.8%	7.4%*
East South Central:								
Alabama	22.5%	38.8%	45.2%	12.3%*	2.1%*	3.4%*	37.2%	4.6%*
Kentucky	20.6%	40.2%	26.4%	23.2%	.	2.0%*	32.7%	5.5%*
Mississippi	17.1%	41.7%	32.9%*	3.5%*	0.4%*	6.3%*	33.7%	5.2%*
Tennessee	16.2%	33.4%	35.3%	7.2%*	0.9%*	6.2%*	30.3%	5.3%*
West South Central:								
Arkansas	15.7%	33.2%	22.5%*	13.0%*	.	2.4%*	27.9%	1.5%*
Louisiana	19.4%	44.7%	22.5%*	7.7%*	8.3%*	10.2%*	32.5%	8.7%*
Oklahoma	17.2%	35.8%	24.9%*	16.9%	0.1%*	3.9%*	29.3%	4.9%*
Texas	14.3%	32.2%	21.9%	5.9%*	0.3%*	7.8%*	25.3%	5.7%*
Mountain:								
Arizona	18.9%	40.9%	22.2%*	7.3%*	8.2%*	6.3%*	31.6%	7.3%*
Colorado	18.7%	33.1%	20.6%*	2.7%*	20.7%*	2.1%*	26.6%	7.5%*
Idaho	21.6%	38.2%	31.8%*	15.1%*	3.6%*	0.1%*	34.6%	2.2%*
Montana	21.6%	38.1%	23.7%	24.1%*	4.1%*	0.1%*	33.4%	3.8%*
Nevada	17.6%	30.4%*	44.2%	8.8%*	3.3%*	6.0%*	29.7%	6.3%*
New Mexico	17.3%	32.6%	28.9%*	14.0%*	7.8%*	1.1%*	29.7%	3.7%*
Utah	28.6%	59.9%	31.2%*	12.6%*	3.2%*	0.2%*	47.0%	2.6%*
Wyoming	22.7%	35.7%	29.9%	25.3%	9.2%*	6.6%*	31.2%	11.5%*
Pacific:								
Alaska	21.0%	27.5%	39.7%	25.7%*	10.2%*	3.4%*	29.7%	10.2%
California	25.0%	38.9%	34.8%	18.7%	12.9%	6.8%	35.1%	9.6%
Hawaii	25.7%	40.3%	25.7%	12.8%*	9.9%*	7.3%*	33.9%	8.4%*
Oregon	29.8%	44.7%	36.9%	21.0%	1.3%*	13.6%*	40.9%	10.6%*
Washington	22.0%	32.4%	24.6%	34.2%*	5.3%*	5.8%*	29.8%	10.1%*

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

**Table II.A.2.c(2004) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and State: United States, 2004**

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.26%	0.80%	1.40%	0.78%	0.64%	0.48%	0.56%	0.39%
New England:								
Connecticut	3.69%	5.00%	7.52%	4.42% *	10.18%	4.17% *	4.51%	4.93% *
Maine	2.79%	4.90%	9.65% *	3.41% *	2.46% *	.	3.88%	1.37% *
Massachusetts	2.65%	4.85%	11.46% *	4.49% *	1.82% *	3.27% *	4.91%	3.01% *
New Hampshire	1.46%	2.91%	3.18%	5.27% *	.	3.73% *	1.72%	3.04% *
Rhode Island	3.57%	4.40%	8.58%	11.14% *	6.20% *	1.43% *	4.07%	3.80% *
Vermont	2.37%	4.47%	10.77%	3.32% *	0.70% *	10.38% *	3.90%	1.44% *
Middle Atlantic:								
New Jersey	1.93%	5.29%	9.16%	4.63%	8.19% *	2.95% *	3.61%	3.96% *
New York	2.28%	3.17%	7.21%	8.41% *	2.72% *	1.34% *	2.83%	1.48%
Pennsylvania	1.88%	4.55%	10.49%	4.90%	3.70% *	2.37% *	2.99%	2.33%
East North Central:								
Illinois	1.96%	5.87%	5.15%	3.08%	2.82% *	2.01% *	3.46%	1.81% *
Indiana	3.27%	8.04%	7.21%	10.14% *	3.46% *	4.66% *	4.80%	2.57%
Michigan	2.89%	5.07%	8.02%	9.99%	9.90% *	2.97% *	4.41%	3.28%
Ohio	1.88%	3.71%	4.95%	6.35% *	5.77% *	0.81% *	2.73%	1.02% *
Wisconsin	3.39%	5.81%	8.80%	8.80% *	5.75% *	4.32% *	4.20%	3.13% *
West North Central:								
Iowa	2.75%	5.26%	10.52% *	3.98% *	3.23% *	0.07% *	3.03%	1.69% *
Kansas	2.68%	6.20%	10.74%	5.18% *	10.00% *	3.11% *	4.48%	2.22%
Minnesota	1.57%	3.74%	9.80% *	3.89% *	3.23% *	6.60% *	2.76%	3.27% *
Missouri	2.44%	4.96%	8.61%	4.52%	1.30% *	1.99% *	4.15%	1.82% *
Nebraska	3.46%	4.11%	10.19% *	5.38% *	3.56% *	6.55% *	3.75%	4.84% *
North Dakota	2.68%	4.72%	10.46%	7.50% *	5.01% *	6.38% *	4.57%	3.89%
South Dakota	3.30%	4.56%	10.50% *	6.37% *	2.86% *	0.79% *	4.88%	0.56% *
South Atlantic:								
Delaware	5.29%	9.30%	9.12%	7.62% *	2.14% *	0.64% *	7.56%	0.93% *
District of Columbia	2.94%	6.21%	12.08% *	6.98%	4.22% *	5.70% *	3.70%	3.82%
Florida	3.08%	4.61%	9.48%	2.55% *	4.27% *	3.23% *	4.60%	2.61% *
Georgia	1.91%	2.46%	8.91% *	7.37% *	5.14% *	3.16% *	2.19%	3.25% *
Maryland	2.01%	5.20%	10.55% *	7.98% *	6.30% *	3.90% *	4.25%	2.16% *
North Carolina	2.86%	2.96%	6.85% *	7.65% *	.	2.64% *	3.37%	2.53% *
South Carolina	2.57%	8.57% *	8.37% *	10.71% *	2.68% *	6.02% *	4.67%	1.94% *
Virginia	2.62%	6.62%	6.81%	5.33% *	3.37% *	3.17% *	3.42%	2.30% *
West Virginia	2.94%	6.08%	7.39%	4.75%	1.76% *	3.77% *	4.12%	2.97% *
East South Central:								
Alabama	2.00%	5.54%	6.42%	5.03% *	1.52% *	2.67% *	4.30%	2.13% *
Kentucky	2.20%	5.51%	6.34%	5.33%	.	1.23% *	3.47%	2.14% *
Mississippi	2.24%	5.10%	12.21% *	7.22% *	0.76% *	3.59% *	4.38%	2.27% *
Tennessee	2.79%	5.69%	9.42%	6.29% *	0.58% *	3.14% *	5.62%	2.26% *
West South Central:								
Arkansas	2.54%	8.89%	8.05% *	4.88% *	.	1.59% *	5.33%	0.99% *
Louisiana	2.66%	9.18%	7.34% *	4.27% *	5.39% *	11.41% *	6.32%	7.65% *
Oklahoma	3.14%	7.72%	12.56% *	4.37%	0.07% *	3.06% *	5.79%	2.12% *
Texas	2.21%	7.48%	4.62%	2.73% *	0.27% *	2.51% *	4.28%	1.85% *
Mountain:								
Arizona	3.48%	8.37%	7.60% *	4.01% *	4.17% *	2.54% *	6.05%	2.29% *
Colorado	2.71%	5.61%	11.06% *	1.76% *	7.21% *	2.01% *	3.90%	2.59% *
Idaho	2.97%	6.31%	10.92% *	5.47% *	3.20% *	0.05% *	4.57%	1.60% *
Montana	3.39%	5.73%	6.70%	12.57% *	2.08% *	0.09% *	4.36%	2.32% *
Nevada	2.79%	12.81% *	12.23%	4.37% *	4.24% *	4.98% *	4.55%	2.36% *
New Mexico	2.38%	8.14%	10.14% *	4.34% *	4.73% *	0.72% *	4.52%	1.90% *
Utah	2.86%	6.73%	12.27% *	7.77% *	11.48% *	0.47% *	4.17%	1.16% *
Wyoming	3.00%	8.58%	8.32%	7.07%	3.55% *	7.71% *	3.25%	5.23% *
Pacific:								
Alaska	2.21%	6.26%	9.05%	7.86% *	6.36% *	2.55% *	3.62%	2.60%
California	2.19%	3.68%	4.84%	2.63%	3.64%	1.74%	2.79%	1.68%
Hawaii	2.28%	3.74%	7.46%	4.04% *	7.10% *	2.29% *	2.76%	3.48% *
Oregon	2.64%	6.42%	10.42%	6.13%	0.94% *	6.63% *	4.03%	4.26% *
Washington	3.55%	5.62%	4.51%	11.92% *	5.07% *	4.55% *	4.99%	4.35% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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